

## **Remarks**

Claims 1-22 were pending prior to this response. Applicant hereby amends claims 1 and 20 to include the limitations of claims 7 and 8 (now canceled), and requests the Examiner to reconsider presently pending claims 1-6 and 9-22 in view of these amendments and the following remarks.

In the Examiner's Supplemental Answer, mailed May 7, 2008, the Examiner rejected claims 1-22 under 35 U.S.C. §103(a) and, in particular, rejected claims 7 and 8 over the combination of Cirinna<sup>1</sup>, Core Web Programming<sup>2</sup>, and Waghorn.<sup>3</sup> As Independent claims 1 and 20 now incorporate the limitations of canceled claims 7 and 8, focus is given to the rejections applied to claims 7 and 8.

In rejecting claim 8, the Examiner concluded solely from the phrase "Online Benefits" in Cirinna's Figure 3 that "Cirinna teaches the vehicle purchase service comprises an interactive vehicle lease and purchase transaction."<sup>4</sup>

Applicant respectfully disagrees — the cursory mention of "online benefits" in Cirinna serves not as a concrete teaching but rather as a catch-all. The phrase is one of many in Figure 3, and in Cirinna's specification, the only reference to it is a mere after-thought: "[a]dditionally, the website may be used to provide a variety of information common to all employees, such as benefits."<sup>5</sup> At the time of the present invention, such a cursory teaching could in no way have prompted a skilled artisan to derive a website capable of providing an interactive vehicle lease and purchase transaction. Such derivation would require clairvoyance.

Applicant requests the Examiner to withdraw the §103(a) rejection from claims 1 and 20 (and the pending dependent claims), because the Examiner relied only on Cirinna to teach this limitation, and Cirinna fails to do so.

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<sup>1</sup> U.S. Patent Application Publication US2002/0173973 to Cirinna *et al.*

<sup>2</sup> "Core web programming" by Marty Hall, Prentice Hall Publishers, 1998 (pg. 900-901 and 1010).

<sup>3</sup> U.S. Patent Application Publication US20020002509 to Waghorn *et al.*

<sup>4</sup> See Examiner's Supplemental Answer, mailed May 7, 2008, pg. 6, third full paragraph.

<sup>5</sup> US2002/0173973A1, pg. 4 ¶¶43.

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If the Examiner believes a telephone interview would advance prosecution of this application, he is invited to contact Hersh H. Mehta, representative of Applicant, at (248)358-4400.

Respectfully submitted,  
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Date: July 7, 2008

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